

Amendments to the Specification:

Please amend the specification as follows:

Please replace paragraph number [0001], with the following rewritten paragraph:

[0001] This application claims the benefit of priority to the following provisional applications, the respective contents of which are hereby incorporated by reference in their entireties: U.S. Patent Application No. 60/462,800, filed April 14, 2003; U.S. Patent Application No. 60/463,699, filed April 17, 2003; U.S. Patent Application No. 60/515,962, October 31, 2003.

Please replace paragraph number [0017], with the following rewritten paragraph:

[0017] ~~Figures 3-15~~ Figures 3, 4A-4C, 5-11, 12A-12B, and 13-15 illustrate various screens displayed to a respondent under a preferred embodiment of the present invention.